

FIG. 1

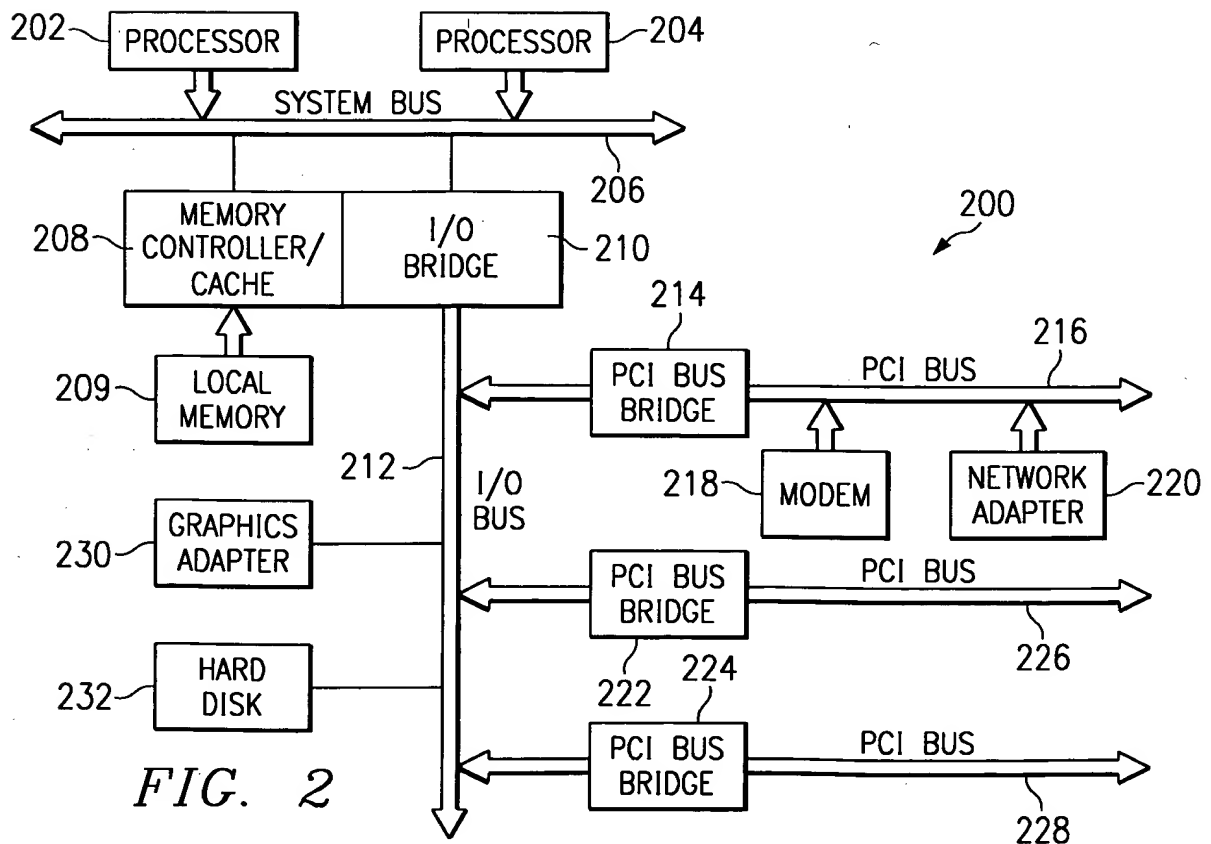


FIG. 2

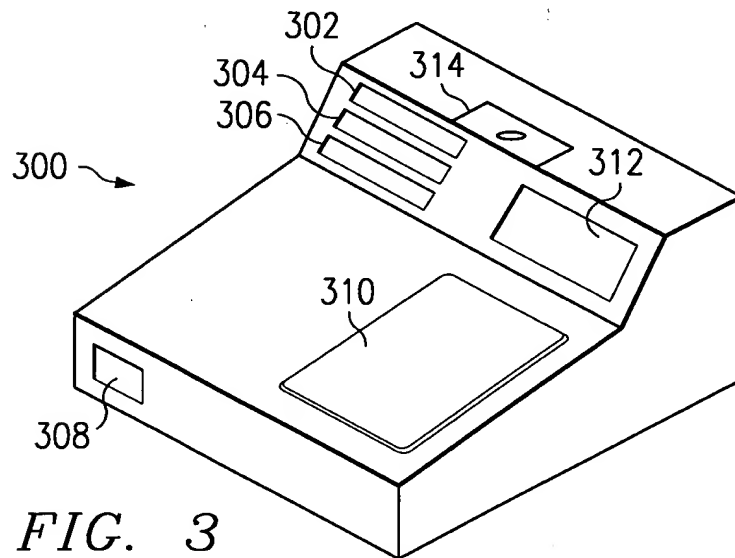


FIG. 3

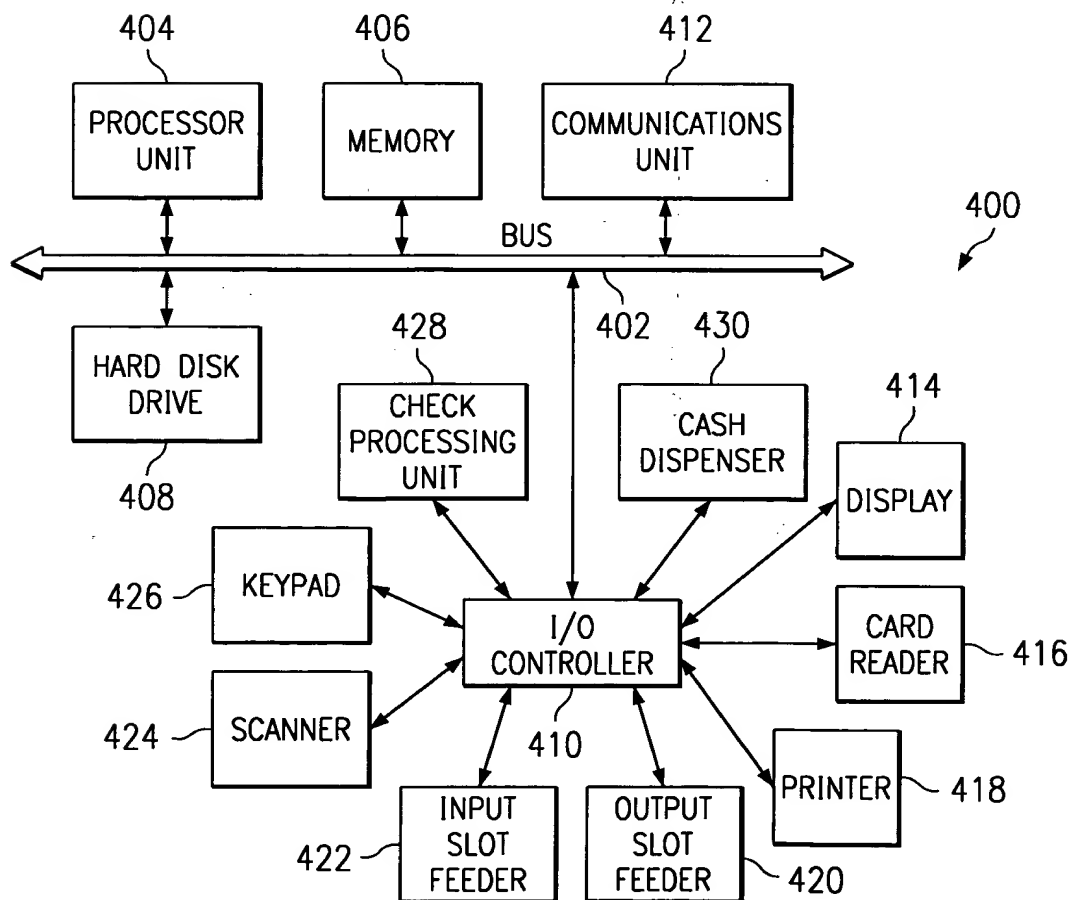


FIG. 4

FIG. 5

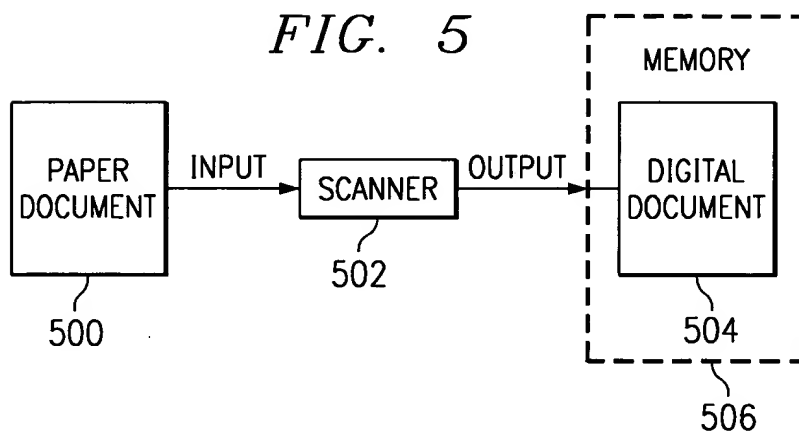


FIG. 6

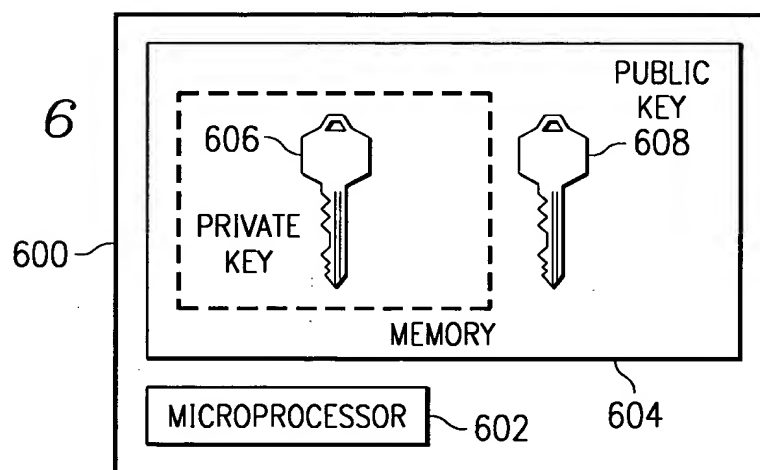
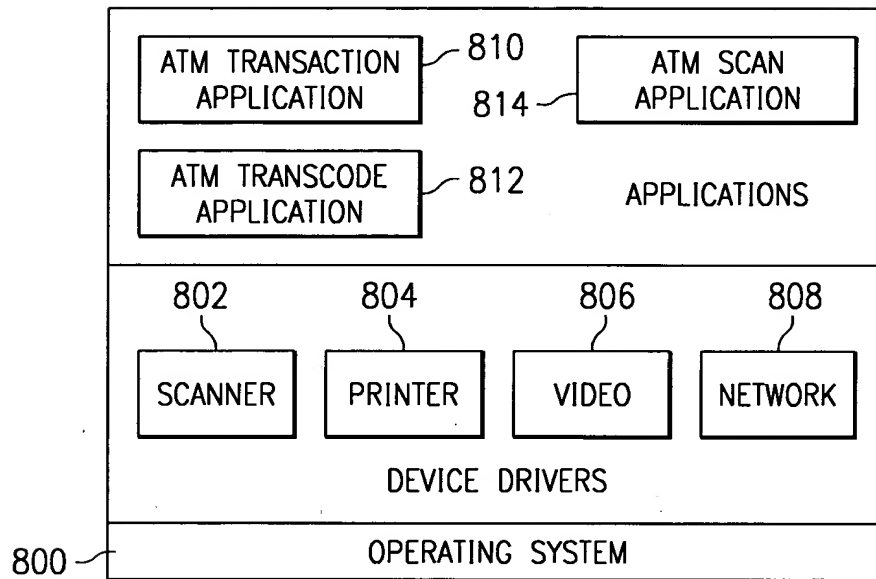


FIG. 7

FIG. 7 is a diagram of a check (700) with the following fields and values:

BOB JONES	702	DATE 6/30/98
PAY TO THE ORDER OF	Payee	704 \$100.00
One Hundred and no/100s	708	DOLLARS
FIRST NATIONAL BANK		
MEMO Invoice #593281	706	710
:00 2100 66\ : 770 964076 : 2121		

FIG. 8



900

*FIG. 9A*

```

<fsm1-doc docname="echeck187" type="check">
<action>
<blkname>act1
<crit>true
<vers>1.0
<function>payment
<reason>process
</action>
<check>
<blkname>check2>
<crit>true
<vers>1.0
<checkdata>
<checksum>187
<dateissued>19970519
<datevalid>19970519
<country>us
<amount>1000000.00
<currency>usd
<payto>Chili Pepper
</checkdata>
<checkbook>2048
<legalnotice>This instrument subject to check law
</check>
<signature>
<blkname>sig7
<crit>true
<vers>1.5
<sigdata>
<blockref>act1
<hash alg="sha">J4t/Ni7s44lqSMTR1/1bkgABwug=
<blockref>check2
<hash alg="sha">vFns/1Vm9QaRDFAgtijkE24cazk=
<blockref>acct-11111111-00000001
<hash alg="sha".f51C8MWtSVgeCQP0mzDTBjy1Zg=
<nonce>9D9BC5AA75
</cert>
<signature>
<blkname>banksig6

```

FIG. 9B

900

```

<crit>true
<vers>1.5
<sigdata>
<blockref>acct-11111111-00000001
<hash alg="sha">fF51C8MwtSVgeCQP0mzDTBjy1zg=
<blockref>cert-11111111-00000001
<hash alg="sha">1xzwMBQg7/rXMxC8k79xyotRTVY=
<nonce>9D9BC5AA75
<sigref>cert-11111111
<sigtype>bankacct
<algorithm>sha/dsa
<location>us
</sigdata>
<sig>
Jlnh43b1zYlydAELCmAo6j8nY/
l=:mBnAYXvAB7Pm+EWU865jlQvEr7A=
</signature>
<cert>
<blkname>cert-1111111
<crit>true
<vers>1.0
<certtype>x509v1
<certissuer>/C=US/ST=MD/O=FSTC/OU=checking CA/
<certserial>1
<certdata>
</cert>
</fsml-doc>

```

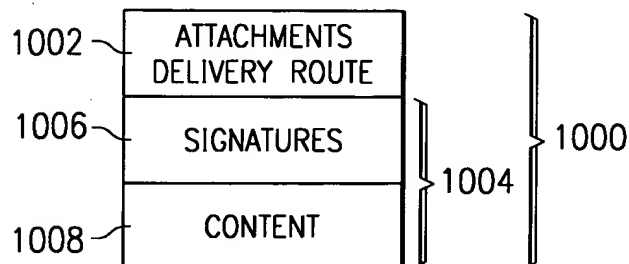
FIG. 10

FIG. 11

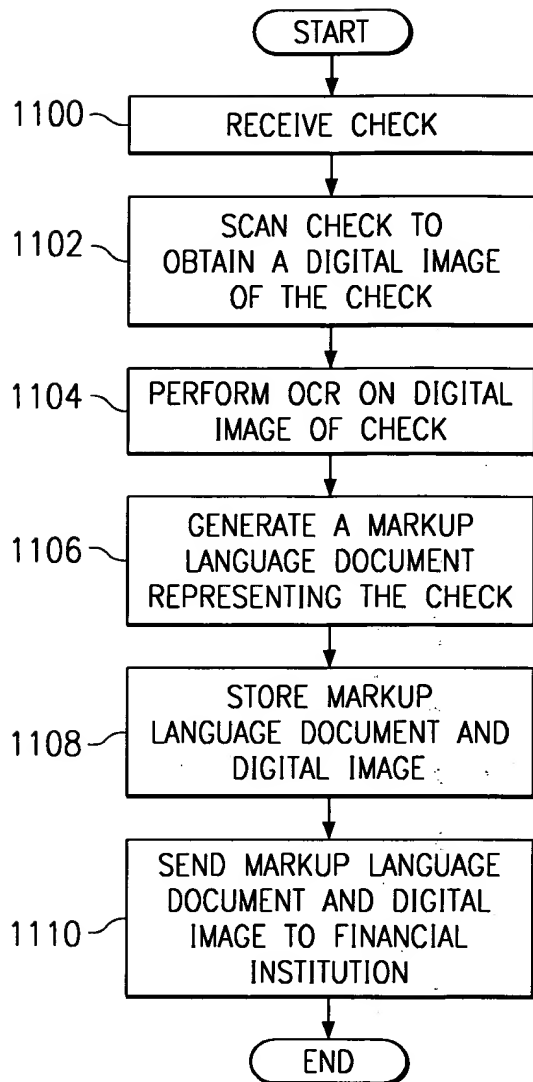


FIG. 12

